

## COMMONWEALTH OF MASSACHUSETTS Office of Consumer Affairs and Business Regulation DIVISION OF INSURANCE

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## INDIVIDUAL VETERINARY PET INSURANCE POLICIES OFFERED IN MASSACHUSETTS

(Plans offered by companies licensed to offer pet insurance and meeting requirements of M.G.L. c. 175)

## 1. INSURANCE CORPORATION OF HANNOVER

500 Park Boulevard, Suite 1350

Itasca, IL 60143 1-888-738-7873 (1-888-PET-SURE)<sup>1</sup>

www.pethealthinsure.com

Policy Form ID:Approval Date:PPM 1002 MA 02/03Pet Protection for Classic Plan05/09/03PPM-1001 MA 02/03Pet Protection for Best Budget Plan05/09/03

## 2. NATIONAL CASUALTY COMPANY

8877 North Gainey Center Drive P.O. Box 4110

Scottsdale, AZ 85261-4110 1-800-540-2016 or 800-USA-Pets<sup>2</sup>

www.petinsurance.com

Policy Form ID: Approval Date: VS-G-1 (8-02) Standard Plan for Cats and Dogs 01/01/03 Superior Plan for Cats and Dogs VS-21 (8-02) 01/01/03 VS-A-1 (8-02) Avian & Exotic Pet Plan<sup>3</sup> 01/01/03 VS-36 (8-00) Vaccination & Routine Care Coverage Endorsement Avian Supplemental & Routine Care Coverage Endorsement VS-49(8-00) Amendatory Cancer Endorsement for Standard Plan VS-28 (8-00) Amendatory Cancer Endorsement for Superior Plan VS-30 (8-00)

Ins. Corp. of Hannover (ICH) F

Ins. Corp. of Hannover (ICH) Pet Protect Healthcare Insurance for Dogs and Cats offers the two plans listed above to help cover the cost of veterinary treatment for dogs and cats. Both plans cover veterinary fees for accidents, illness or disease. Pet Protect does not have a pre-determined Veterinary Fee Schedule, has no co-pays and no surcharges on specific breeds or claims filed. 100% of covered claims are paid after the deductible, subject to the policy limits, there is a 30 day money-back guarantee, and one may use any licensed veterinarian in the United States.

<sup>&</sup>lt;sup>2</sup> Each Veterinary Pet Insurance policy (VPI) from National Casualty helps pay for covered veterinary expenses related to the specified amount per covered illness or accident according to the plan's Benefit Schedule. The VPI Superior Plan and VPI Standard Plan offer coverage for dogs and cats beginning at 6 weeks of age. Coverage helps pay for: diagnostic tests, treatments, office visits, lab fees, prescriptions, hospitalization, X-rays and surgical procedures. Routine procedures such as vaccinations and teeth cleaning are not covered by the base policy. However, routine care coverage is available through a rider (endorsement) to the base policy. This list does not include insurance designed to pay for the treatment of livestock or horses, animal mortality insurance or veterinarian malpractice coverage.

This National Casualty plan covers birds of all types and exotic pets such as amphibians, chameleons, chinchillas, ferrets (limited), geckos, gerbils, guinea pigs, goats, hamsters, hedgehogs, iguanas, mice, pot belly pigs, rabbits, rats, snakes, small lizards, sugar gliders, tortoises, and turtles.